

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR
9004-1(b)

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Attorneys for Movant
U.S. BANK TRUST, N.A., AS TRUSTEE
FOR LSF10 MASTER PARTICIPATION
TRUST BY CALIBER HOME LOANS,
INC., AS ITS ATTORNEY IN FACT
JILL A. MANZO, ESQ.
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In Re:

UMIT ARAT

Debtor(s).



Order Filed on February 13, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 19-20673
Chapter: 13

Hearing Date: February 6, 2020

Judge: HONORABLE VINCENT F.
PAPALIA

Recommended Local Form: ☒ Followed ☐ Modified

ORDER RESOLVING MOTION TO VACATE STAY
AND/OR MOTION TO DISMISS
WITH CONDITIONS

The relief set forth on the following page(s) is hereby **ORDERED**.

DATED: February 13, 2020

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

Applicant:	U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF10 MASTER PARTICIPATION TRUST BY CALIBER HOME LOANS, INC., AS ITS ATTORNEY IN FACT
Applicant's Counsel:	Fein, Such, Kahn & Shepard, P.C.
Debtor's Counsel:	DAVID G. BESLOW
Property Involved (Collateral")	175 WEST 2ND STREET CLIFTON, NJ 07011

Relief sought: ☒ Motion for relief from the automatic stay

☐ Motion to dismiss

☐ Motion for prospective relief to prevent
 imposition of automatic stay against the
 collateral by debtor's future bankruptcy
 filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is
(are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

☒ The Debtor is overdue for 3 months, from November, 2019
to January, 2020.

☒ The Debtor is overdue for 3 payments at \$1,846.87 per
month with \$15.65 in suspense.

☐ The Debtor is assessed for N/A late charges at N/A per
month.

☐ Applicant acknowledges receipt of funds in the amount of
N/A received after the motion was filed.

Total Arrearages Due \$5,524.96.

2. Debtor must cure all post-petition arrearages, as follows:

☐ Immediate payment shall be made in the amount of \$N/A.
Payment shall be made no later than N/A.

☒ Beginning on February 1, 2020, regular monthly mortgage
payments shall continue to be made in the amount of
\$1,846.87.

☐ Beginning on N/A, additional monthly cure payments shall
be made in the amount of \$N/A for N/A months.

☒ The amount of \$5,524.96 shall be capitalized in the Debtor's Chapter 13 plan. The Debtor must file a modified plan and budget within 7 days.

3. Payments to the Secured Creditor shall be made to the following address(es):

☐ Immediate payment:

☒ Regular monthly payment: Caliber Home Loans, Inc.
P.O. Box 24330
Oklahoma City, OK 73124

☐ Monthly cure payment:

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.